

Home Care Association of America – Michigan Chapter  
Testimony given to House Insurance Committee  
Support of HB 4612

May 2, 2013

Mr. Chairman, members of the Committee, my name is Russ Knopp the President of the Michigan Chapter of the Home Care Association of America. Wynn Esterline, our Chapter's legislative liaison, joins me today. In addition to serving as officers of the HCAOA of Michigan, Wynn and I both own and operate In Home Care Services Agencies here in Michigan.

The Michigan Chapter of the HCAOA is a trade association representing In Home Care agencies. In Home Care Agencies are professional companies providing home care services, such as companion care, homemaker services and other assistance with activities of daily living individuals in their home or place of residence.

Our members, who employ trained caregivers, often times are called upon to provide services to individuals catastrophically injured in an automobile accident.

On behalf of the Michigan Chapter of the Home Care Association of America we come before the committee today in support of House Bill 4612. House Bill 4612 preserves Michigan's Auto No Fault System, insuring that Michigan drivers will continue to have the nations highest level of medical benefits coverage.

HCAOA had early concerns about some of the limitations in the attendant care section of this bill, as it is important to our members and that even an accident victim who doesn't have relatives still have access to 24 hour attendant care. It is our understanding, based on discussions with the sponsor's office that it was never the intent of HB 4612 to deny such care and that there will be amendments offered today making it clear that all accident victims will have access to 24-hour attendant care. We appreciate the willingness of the Chair to consider these amendments and urge the committee to adopt them when offered.

Given By Russ Knapp, Chapter President and Wynn Esterline, Chapter Legislative Liaison

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The HCAOA does maintain a concern about the \$ 1million lifetime limit on medical benefits. Our members are not entirely convinced that this is sufficient, however, we understand that any meaningful reform of No Fault preserving our system for future generations requires a hard cap. We also, understand that the reasonable cost reform contemplated by 4612 will clearly allow more care for less money – in other words, the million dollars will go a lot farther than it does today. Since we cannot come before you today to recommend a limit on benefits and our members believe real reform of Michigan's Auto No Fault system is needed to preserve it, and that 4612 delivers this badly needed reform our support of this legislation is not contingent upon a higher limit on benefits.

Thank you for your time this afternoon. In closing I wish to reiterate that the Michigan Chapter of the Home Care Association of America encourages passage of HB 4612 with amendment granting access to 24-hour attendant care.

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